

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In Re: §  
§  
SHIRLEY F. DIXON § Case No. 15-81827  
§  
Debtor §

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**AMENDED TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/15/2015 . The undersigned trustee was appointed on 08/08/2018 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 105,073.88

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	46,697.10
Bank service fees	10.00
Other payments to creditors	38,302.90
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 5,063.88

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/08/2016 and the deadline for filing governmental claims was 02/08/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,693.87 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 250.00 , for a total compensation of \$ 250.00<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ , and now requests reimbursement for expenses of \$ 0.00

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/15/2018 By: /s/BERNARD J. NATALE, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 15-81827 TML Judge: Thomas M. Lynch Trustee Name: BERNARD J. NATALE, TRUSTEE  
Case Name: DIXON, SHIRLEY F. Date Filed (f) or Converted (c): 07/15/2015 (f)  
341(a) Meeting Date: 08/20/2015  
For Period Ending: 10/15/2018 Claims Bar Date: 02/08/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Associated Bank/Checking	210.00	0.00		0.00	FA
2. Misc. household goods and furnishings	1,000.00	0.00		0.00	FA
3. Clothing and personal items	400.00	0.00		0.00	FA
4. 2006 Ford 500 (Does Not Run)	300.00	0.00		0.00	FA
5. Potential Personal Injury with Attorney Crosby	Unknown	68,850.00		105,073.88	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$1,910.00	\$68,850.00	\$105,073.88	\$0.00
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(Total Dollar Amount in Column 6)

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/2018

Current Projected Date of Final Report (TFR): 12/31/2018

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-81827  
Case Name: DIXON, SHIRLEY F.

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit B

Bank Name: Associated Bank

Account Number/CD#: XXXXXX9036

Checking

Taxpayer ID No: XX-XXX5769

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 10/15/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/20/18	5	Crosby & Associates PC Iolita Account 475 Executive Parkway Rockford, IL 61107-6629	Personal Injury Balance of funds being held in escrow by Attorney Crosby	1142-000	\$5,073.88		\$5,073.88
10/05/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,063.88

COLUMN TOTALS	\$5,073.88	\$10.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,073.88	\$10.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,073.88	\$10.00

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-81827  
Case Name: DIXON, SHIRLEY F.

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit B

Bank Name: Rabobank, N.A.

Account Number/CD#: XXXXXX8566

Checking

Taxpayer ID No: XX-XXX5769

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 10/15/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/14/16		Law Office of Crosby & Associates, P.C. 475 Executive Parkway Rockford, IL 61107-6629	Gross personal injury settlement proceeds		\$11,476.44		\$11,476.44
			Gross Receipts \$11,476.44				
		Attorneys Fees The Crosby Law Firm	Attorneys Fees The Crosby Law Firm (\$6,666.67)	3210-000			
		Attorneys Fees The Crosby Law Firm	Attorneys Fees The Crosby Law Firm (\$706.89)	3220-000			
		Lien paid Rockford	Lien paid Rockford (\$1,150.00)	4220-000			
	5		Potential Personal Injury with Attorney Crosby \$20,000.00	1142-000			
03/14/16		Rabobank, N.A. 90 E Thousand Oaks Blvd Ste 300 Thousand Oaks, CA 91360	Bank and Technology Services Fee	2600-000		\$10.00	\$11,466.44
03/31/16		Rabobank, N.A. 90 E Thousand Oaks Blvd Ste 300 Thousand Oaks, CA 91360	Bank and Technology Services Fee	2600-000		\$15.89	\$11,450.55
05/31/16		Rabobank, N.A. 90 E Thousand Oaks Blvd Ste 300 Thousand Oaks, CA 91360	Bank and Technology Services Fee	2600-000		\$15.87	\$11,434.68
06/08/16		Rabobank, N.A. 90 E Thousand Oaks Blvd Ste 300 Thousand Oaks, CA 91360	Bank and Technology Services Fee Adjustment	2600-000		(\$41.76)	\$11,476.44
06/30/16	105	Shirley F. Dixon	Debtor's exemption portion per court Order dated 2/17/16	8100-002		\$11,476.44	\$0.00
10/28/16		Law office of Crosby & Associates	personal injury settlement proceeds		\$37,888.36		\$37,888.36
			Gross Receipts \$37,888.36				
		special counsel	special counsel (\$445.00)	3220-000			

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-81827  
Case Name: DIXON, SHIRLEY F.

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit B

Bank Name: Rabobank, N.A.

Account Number/CD#: XXXXXX8566

Checking

Taxpayer ID No: XX-XXX5769

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 10/15/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		special counsel fees	special counsel fees (\$26,666.64)	3210-000			
		Blue Cross lien	Blue Cross lien (\$10,000.00)	4220-000			
		State Farm Lien	State Farm Lien (\$5,000.00)	4220-000			
	5		Potential Personal Injury with Attorney Crosby \$80,000.00	1142-000			
11/02/16	110	Shirley F. Dixon	Debtor's remaining personal injury exemption per court order dated 9/14/16	8100-002		\$3,523.56	\$34,364.80
12/28/16	111	Ehrmann Gehlbach Badger Lee & Considine, LLC 215 E. First Street Dixon, IL 61021	Dividend paid 100.00% on \$4,510.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		\$4,510.00	\$29,854.80
12/28/16	112	Ehrmann Gehlbach Badger Lee & Considine, LLC 215 E. First Street Dixon, IL 61021	Dividend paid 100.00% on \$196.22, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		\$196.22	\$29,658.58
12/28/16	113	Crusader Clinic 1200 West State Street Rockford, IL 61102	Dividend paid 100.00% on \$137.00; Claim# 1; Filed: \$137.00; Reference:	7100-000		\$137.00	\$29,521.58
12/28/16	114	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Dividend paid 100.00% on \$934.39; Claim# 2; Filed: \$934.39; Reference:	7100-000		\$934.39	\$28,587.19
12/28/16	115	Grant Park Auto Sales, Inc. 908 Broadway Rockford, IL 61104	Dividend paid 100.00% on \$5,762.00; Claim# 3 -2; Filed: \$5,762.00; Reference:	7100-000		\$5,762.00	\$22,825.19
12/28/16	116	SFC Central Bankruptcy PO Box 1893 Spartanburg, SC 29304	Dividend paid 59.54% on \$330.00; Claim# 4; Filed: \$330.00; Reference:	7200-000		\$196.50	\$22,628.69
12/28/16	117	Blue Cross Blue Shield of Illinois 3405 Liberty Drive Springfield, IL 62704	Dividend paid 59.54% on \$20,118.45; Claim# 5; Filed: \$30,118.45; Reference:	7200-000		\$11,979.69	\$10,649.00
12/28/16	118	Rockford Health Physicians 2300 N Rockton, Ave Rockford, IL 61103	Dividend paid 59.54% on \$5,278.82; Claim# 6; Filed: \$5,278.82; Reference:	7200-000		\$3,143.32	\$7,505.68

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-81827  
Case Name: DIXON, SHIRLEY F.

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit B

Bank Name: Rabobank, N.A.

Account Number/CD#: XXXXXX8566

Checking

Taxpayer ID No: XX-XXX5769

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 10/15/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/28/16	119	MEGAN G. HEEG	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			\$7,505.68	\$0.00
		Heeg, Megan S	Dividend paid 100.00% on (\$7,500.00) \$5,686.78; Claim# ;Filed: \$5,686.78	2100-000			
		Heeg, Megan S	Dividend paid 100.00% on (\$5.68) \$130.97; Claim# ;Filed: \$130.97	2200-000			

COLUMN TOTALS	\$100,000.00	\$100,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$100,000.00	\$100,000.00
Less: Payments to Debtors	\$0.00	\$15,000.00
Net	\$100,000.00	\$85,000.00

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX8566 - Checking	\$100,000.00	\$85,000.00	\$0.00
XXXXXX9036 - Checking	\$5,073.88	\$10.00	\$5,063.88
	-----	-----	-----
	\$105,073.88	\$85,010.00	\$5,063.88
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$105,073.88		
Total Gross Receipts:	\$105,073.88		



## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-81827

Date: October 15, 2018

Debtor Name: DIXON, SHIRLEY F.

Claims Bar Date: 2/8/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Megan S Heeg P.O. Box 447 Dixon, IL 61021	Administrative		\$0.00	\$7,500.00	\$7,500.00
100 2100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107 natalelaw@bjnatalelaw.com	Administrative		\$0.00	\$250.00	\$250.00
100 2200	Megan S Heeg P.O. Box 447 Dixon, IL 61021	Administrative		\$0.00	\$5.68	\$5.68
100 3110	Ehrmann Gehlbach Badger Lee & Considine 215 E. First Street Dixon, IL 61021	Administrative		\$0.00	\$4,510.00	\$4,510.00
100 3120	Ehrmann Gehlbach Badger Lee & Considine 215 E. First Street Dixon, IL 61021	Administrative		\$0.00	\$196.22	\$196.22
1 300 7100	Crusader Clinic 1200 West State Street Rockford, Il 61102	Unsecured		\$0.00	\$137.00	\$137.00
2 300 7100	Midland Credit Management Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Unsecured		\$0.00	\$934.39	\$934.39
3 300 7100	Grant Park Auto Sales, Inc. 908 Broadway Rockford, Il 61104	Unsecured		\$0.00	\$5,762.00	\$0.00
3-2 300 7100	Grant Park Auto Sales, Inc. 908 Broadway Rockford, Il 61104	Unsecured		\$3,599.00	\$5,762.00	\$5,762.00

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-81827

Date: October 15, 2018

Debtor Name: DIXON, SHIRLEY F.

Claims Bar Date: 2/8/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
4	SFC Central Bankruptcy	Unsecured		\$0.00	\$330.00	\$330.00
350	PO Box 1893					
7200	Spartanburg, SC 29304					
5	Blue Cross Blue Shield Of Illinois	Unsecured		\$0.00	\$20,118.45	\$20,118.45
350	3405 Liberty Drive					
7200	Springfield, Il 62704					
6	Rockford Health Physicians	Unsecured		\$0.00	\$5,278.82	\$5,278.82
350	2300 N. Rockton Avenue					
7200	Rockford, IL 61103					
Case Totals				\$3,599.00	\$50,784.56	\$45,022.56

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-81827

Case Name: DIXON, SHIRLEY F.

Trustee Name: BERNARD J. NATALE, TRUSTEE

Balance on hand \$ 5,063.88

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 250.00	\$ 0.00	\$ 250.00
Trustee Expenses: BERNARD J. NATALE	\$	\$	\$ 0.00
Attorney for Trustee Fees: Ehrmann Gehlbach Badger Lee & Considine	\$ 4,510.00	\$ 4,510.00	\$ 0.00
Attorney for Trustee Expenses: Ehrmann Gehlbach Badger Lee & Considine	\$ 196.22	\$ 196.22	\$ 0.00
Other: Megan S Heeg	\$ 7,500.00	\$ 7,500.00	\$ 0.00
Other: Megan S Heeg	\$ 5.68	\$ 5.68	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 250.00

Remaining Balance \$ 4,813.88

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 6,833.39 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Crusader Clinic	\$ 137.00	\$ 137.00	\$ 0.00
2	Midland Credit Management Inc.	\$ 934.39	\$ 934.39	\$ 0.00
3	Grant Park Auto Sales, Inc.	\$ 0.00	\$ 0.00	\$ 0.00
3-2	Grant Park Auto Sales, Inc.	\$ 5,762.00	\$ 5,762.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 4,813.88

Tardily filed claims of general (unsecured) creditors totaling \$ 25,727.27 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 78.3 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	SFC Central Bankruptcy	\$ 330.00	\$ 196.50	\$ 61.75
5	Blue Cross Blue Shield Of Illinois	\$ 20,118.45	\$ 11,979.69	\$ 3,764.41
6	Rockford Health Physicians	\$ 5,278.82	\$ 3,143.32	\$ 987.72

Total to be paid to tardy general unsecured creditors \$ 4,813.88

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE